

Claims

I Claim:

1. A method for tracking the value of elements of a portfolio account to conform to imposed regulation, said account receiving at least one deferred payment allocated among at least one fund category, each of said fund categories containing at least one investment vehicle, said method comprising the steps of:
 - receiving an allocation of liabilities associated with said at least one deferred payment allocated among at least one of said at least one investment vehicles;
 - identifying a liability balance associated with selected ones of said investment vehicles within each of said fund categories;
 - identifying an asset balance associated with said a portfolio account;
 - divesting a portion of said selected ones of said investment vehicles when said asset balance is in violation of a known relation with regard to said liability balance; and
 - providing an indication when said asset balance is within said known relation to said liability balance.
2. The method as recited in claim 1 wherein the step of identifying said liability balance comprises the step of:
 - accumulating balances of selected ones of said investment vehicles among each of said fund categories and said received liability allocation associated with selected ones of said investment vehicles..
3. The method as recited in claim 1 wherein the step of identifying said asset balance comprises the steps of:

accumulating balances of selected ones of said investments vehicles within said fund categories; and

adding corresponding investment gains and/or losses to said accumulated balances.

4. The method as recited in claim 2 wherein the step of identifying said asset balance further comprises step of:

accumulating balances of selected ones of said investment vehicles within said investment vehicles; and

adding corresponding investment gains and/or losses to said accumulated balances.

5. The method as recited in claim 1 wherein said investment vehicles are selected from the group comprising: cash, equities, stocks, bonds, mortgages, mutual funds, municipal bonds, corporate bonds, insurance policies, etc.

6. The method as recited in claim 1 wherein said selected ones of said investment vehicle are selected from the group comprising: stocks, equities, etc.

7. The method as recited in claim 1 further comprising the step of:

reporting said identified liability balance, said identified asset balance and said indication.

8. The method as recited in claim 7 further comprising the step of:

reporting:

a liability balance associated with each of said investment vehicles;
an asset balance associated with each of said investment vehicles; and
an indication for each of said liability balances associated with said investment vehicles when said each of said asset balance is within a known relation to a corresponding one of said liability balance.

9. The method as recited in claim 1 wherein said indication is provided when said liability balance exceeds said asset balance.
10. The method as recited in claim 1 wherein said known relation is an equality of said liability balance and said asset balance.
11. The method as recited in claim 8 wherein said indication is provided when said liability balance exceeds a corresponding asset balance.
12. The method as recited in claim 8 wherein said known relation is an equality of said liability balance and said asset balance.
13. The method as recited in claim 8 wherein said investment vehicles are sorted within predetermined groups.
14. The method as recited in claim 13 wherein said predetermined groups are selected from the group comprising: large capital, mid-size, small-capital, technology sector, medical sector, etc.

15. A system for tracking certain elements of a portfolio account to conform to imposed regulations, said account containing or intended to finance a plurality of deferred payment allocated among at least one fund category, each of said fund categories containing at least one investment vehicle, said system comprising:

a processor in communication with a memory, said processor operable for executing:

code for receiving an allocation of liabilities associated with said deferred payment allocated among at least one of said at least one investment vehicles;

code for identifying a liability balance associated with selected ones of said investment vehicles within each of said fund categories;

code for identifying an asset balance associated with said a portfolio account;

code for divesting a portion of said selected ones of said investment vehicles when said asset balance is in violation of a known relation with regard to said liability balance; and

code for providing an indication of compliance when said asset balance is within a known relation to said liability balance.

16. The system as recited in claim 15 wherein said code for identifying said liability balance comprises accumulating balances of selected ones of said investment vehicles among each of said fund categories and said received asset allocation associated with selected ones of said investment vehicles.

17. The system as recited in claim 15 wherein code for identifying said asset balance

comprises accumulating balances of said fund categories.

18. The system as recited in claim 16 wherein said code for identifying said liability balance further comprises accumulating balances of selected one of said investment vehicles within said investment vehicles.
19. The system as recited in claim 15 wherein said investment vehicles are selected from the group comprising: cash, equities, stocks, bonds, mortgages, mutual funds, municipal bonds, corporate bonds, insurance policies, etc.
20. The system as recited in claim 15 wherein said selected ones of said investment vehicle are selected from the group comprising: stocks, equities, etc.
21. The system as recited in claim 15 wherein said processor is further operable to execute:
code for reporting:
 said identified liability balance;
 said identified asset balance;
 said indication of compliance.
22. The system as recited in claim 21 wherein said processor is further operable to execute:
code for reporting:
 a liability balance associated with each of said investment vehicles;
 an asset balance associated with each of said investment vehicles;

an indication of compliance when said each of said asset balance is within a known relation to a corresponding one of said liability balance.

23. The system as recited in claim 15 wherein said indication is indicated when said liability balance exceeds said asset balance.
24. The system as recited in claim 15 wherein said known relation is an equality of said liability balance and said asset balance.
25. The system as recited in claim 22 wherein said indication is indicated when said liability balance exceeds said asset balance.
26. The system as recited in claim 22 wherein said known relation is an equality of said liability balance and said asset balance.
27. The system as recited in claim 15 wherein said investment vehicles are sorted within predetermined groups.
28. The system as recited in claim 27 wherein said predetermined groups are selected from the group comprising: large capital, mid-size, small capital, technology sector, medical sector, etc.
29. The system as recited in claim 15 wherein said code is stored in said memory.